

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
ALEXANDRIA DIVISION

In re:

OTIS PERRY, JR.
And CANDACE PERRY

23-10735-BFK

Debtors.

Chapter No. 13

NAVY FEDERAL CREDIT UNION,

Plaintiff,

v.

OTIS PERRY, JR.
And CANDACE PERRY
And, THOMAS GORMAN, Trustee,

Defendants.

ORDER GRANTING RELIEF FROM STAY

Upon consideration of Navy Federal Credit Union("Plaintiff") to modify the automatic stay, it is:

ORDERED that the automatic stay imposed by 11 U.S.C § 362 is modified to permit the movant and its successors and assigns to enforce its rights under its security agreement apply the entirety of funds in pledged savings account ending in #5806 on deposit in accordance with the terms of the confirmed plan and the underlying security agreement and promissory note.

DONE in Alexandria, Virginia on Jul 9 2025.

/s/ Brian F Kenney

Brian Kenney, Judge
United States Bankruptcy Court
Eastern District of Virginia

Entered On Docket: Jul 9 2025

Anastasia Kezman, Esq.
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Deborah Kirkpatrick, P.C.
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Virginia Beach, VA 23450-0275
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Anastasiak9@icloud.com
Counsel for Navy Federal Credit Union

I ask this:

/s/ Anastasia P. Kezman
Anastasia P. Kezman, Esq.
Counsel for Navy Federal Credit Union

Seen and Agreed:

/s/ Daniel Press
Daniel Press, Counsel for the Debtor

Seen:

/s/ Thomas Gorman
Thomas Gorman, Chapter 13 trustee

Copy to:

Anastasia P. Kezman, Esq.
Counsel for Navy Federal Credit Union
P.O. Box 10275
Virginia Beach, VA 23450-0275

Daniel M. Press, Debtors' counsel
6718 Whittier Ave., Suite 200
McLean, VA 22101

Thomas Gorman, Chapter 13 Trustee
1414 Prince St., Ste. 202
Alexandria, VA 22314

Otis and Candace Perry,
5123 Cannon Bluff Dr.
Woodbridge, VA 22192

CERTIFICATION

The undersigned certifies that the foregoing Order Granting Relief From Stay is identical to the form order required by Administrative Order 10-2 and that no modifications, additions, or deletions have been made except signature lines have been added, and the undersigned hereby certifies that the foregoing order has been served on all necessary parties pursuant to Bankruptcy Rule 9022, who are as follows: electronic service via CM/ECF to Debtors' counsel, Daniel Press, Esq. and to chapter 13 trustee, Thomas Gorman, and service by first class mail, postage pre-paid to the Debtors at 5123 Cannon Bluff Dr., Woodbridge, VA 22192.

/s/ Anastasia Kezman
Attorney for Movant

In re:
Otis Perry, Jr.
Candace C Murray-Perry
Debtors

Case No. 23-10735-BFK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-9
Date Rcvd: Jul 09, 2025

User: RenierJes
Form ID: pdford1

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Otis Perry, Jr., Candace C Murray-Perry, 5123 Cannon Bluff Dr, Woodbridge, VA 22192-5742

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2025 at the address(es) listed below:

Name	Email Address
Anastasia P. Kezman	on behalf of Creditor Navy Federal Credit Union anastasiak10@cox.net
D. Carol Sasser	on behalf of Creditor WELLS FARGO BANK N.A. dsasser@siwpc.com, ewhite@siwpc.com;bkreferrals@siwpc.com;siwbkecf@siwpc.com;siwpc@ecf.courtdrive.com;siwattecf@siwpc.com
Daniel M. Press	on behalf of Joint Debtor Candace C Murray-Perry dpress@chung-press.com pressdm@gmail.com;danpress@recap.email
Daniel M. Press	on behalf of Debtor Otis Perry Jr. dpress@chung-press.com, pressdm@gmail.com;danpress@recap.email
Matthew W. Cheney	ustpregion04.ax.ecf@usdoj.gov
Thomas P. Gorman	

District/off: 0422-9

User: RenierJes

Page 2 of 2

Date Rcvd: Jul 09, 2025

Form ID: pdford1

Total Noticed: 1

ch13alex@gmail.com tgorman26@gmail.com

TOTAL: 6